

In re:
Geri Lynn LaPorte
Debtor

Case No. 24-11996-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Sep 20, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2024:

Recip ID	Recipient Name and Address
db	+ Geri Lynn LaPorte, 277 Green Ln, Philadelphia, PA 19128-4735
14898579	Citizens Bank, Attn: Bankruptcy One Citizens Dr, Providence, RI 02903
14898596	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 20 2024 23:51:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Sep 21 2024 03:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 20 2024 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14898573	+ Email/PDF: AffirmBKNotifications@resurgent.com	Sep 20 2024 23:58:46	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14898574	Email/PDF: bncnotices@becket-lee.com	Sep 20 2024 23:58:52	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14898575	Email/Text: Atlanticus@ebn.phinsolutions.com	Sep 20 2024 23:50:00	Aspire Credit Card, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
14898580	Email/Text: megan.harper@phila.gov	Sep 20 2024 23:51:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14898577	EDI: CAPITALONE.COM	Sep 21 2024 03:44:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14898576	+ EDI: CAPITALONE.COM	Sep 21 2024 03:44:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14898581	Email/Text: bankruptcy@philapark.org	Sep 20 2024 23:51:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14898582	+ EDI: WFNNB.COM	Sep 21 2024 03:44:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14898583	+ EDI: WFNNB.COM	Sep 21 2024 03:44:00	Comenitybank/Onetop, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14898584	^ MEBN	Sep 20 2024 23:47:36	Cornerstone, Po Box 82561, Lincoln, NE 68501-2561
14898585	+ Email/PDF: creditonebknnotifications@resurgent.com		

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		Sep 20 2024 23:58:45	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
14898586	+ EDI: BLUESTEM	Sep 21 2024 03:48:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14898587	EDI: IRS.COM	Sep 21 2024 03:44:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14898578	EDI: JPMORGANCHASE	Sep 21 2024 03:44:00	Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
14898588	EDI: JEFFERSONCAP.COM	Sep 21 2024 03:48:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
14898590	Email/Text: EBN@Mohela.com	Sep 20 2024 23:50:00	Mohela, Attn: Bankruptcy 633 Spirit Dr, Chesterfield, MO 63005-1243
14898589	+ Email/Text: bankruptcy@marinerfinance.com	Sep 20 2024 23:50:00	Mariner Finance, LLC, Attn: Bankruptcy 8211 Town Center Drive, Nottingham, MD 21236-5904
14898591	+ EDI: AGFINANCE.COM	Sep 21 2024 03:44:00	One Main Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
14898592	EDI: AGFINANCE.COM	Sep 21 2024 03:44:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
14898593	Email/Text: fesbank@attorneygeneral.gov	Sep 20 2024 23:50:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14898594	EDI: PENNDEPTREV	Sep 21 2024 03:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14898594	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 20 2024 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14898595	^ MEBN	Sep 20 2024 23:47:26	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14898597	Email/Text: bankruptcy@philapark.org	Sep 20 2024 23:51:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14898598	+ Email/Text: bankruptcy@creditkarma.com	Sep 20 2024 23:50:00	Seed Financial, Attn: Bankruptcy Attn: Bankruptcy, 548 Market St. , PMB 33447, San Francisco, CA 94104-5401
14898599	+ Email/Text: bankruptcy@creditkarma.com	Sep 20 2024 23:50:00	Seed Financial/SeedFi, Attn: Bankruptcy Attn: Bankruptcy, 548 Market St. , PMB 33447, San Francisco, CA 94104-5401
14898600	+ EDI: SYNC	Sep 21 2024 03:44:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14898602	EDI: SYNC	Sep 21 2024 03:44:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14898603	Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 20 2024 23:51:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14898604	^ MEBN	Sep 20 2024 23:47:14	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14898606	Email/Text: bknotice@upgrade.com	Sep 20 2024 23:50:00	Upgrade, Inc., Attn: Bankruptcy, 2 N Central Ave Fl 10, Phoenix, AZ 85004-2322
14898605	Email/Text: bknotice@upgrade.com	Sep 20 2024 23:50:00	Upgrade, Inc., Attn: Bankruptcy 275 Battery Street 23rd, San Francisco, CA 94111
14898607	+ EDI: WFFC2	Sep 21 2024 03:44:00	Wells Fargo Dealer Services, Attn: Bankruptcy 1100 Corporate Center D, Raleigh, NC 27607-5066

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14898601	*	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2024 at the address(es) listed below:

Name	Email Address
CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfbis.com
MICHAEL A. CIBIK	on behalf of Debtor Geri Lynn LaPorte help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Geri Lynn LaPorte	Social Security number or ITIN	xxx-xx-8768
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 24-11996-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Geri Lynn LaPorte

9/19/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.